



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
Main Phone: 609-250-0700
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
NWL Company, LLC

Order Filed on November 14, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
Yvette C. Johnson,

Debtor.

Case No.: 20-23639 JKS

Adv. No.:


Hearing Date: 10/27/2022 @ 10:00 a.m..

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: November 14, 2022



Honorable John K. Sherwood
United States Bankruptcy Court

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Debtor: Yvette C. Johnson

Case No: 20-23639 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, NWL Company, LLC, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 754 Jefferson Avenue, Elizabeth, NJ, 07201, and it appearing that notice of said motion was properly served upon all parties concerned, and Scott E. Tanne, Esquire, representing the Debtor, and the parties having resolved the aforesaid motion in accordance with the following terms:

It is **ORDERED, ADJUDGED and DECREED** that trial modification mortgage payments are to begin November 1, 2022, and are to be paid directly to Secured Creditor, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that, for the duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments, trial mod or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It **ORDERED, ADJUDGED and DECREED** that Debtor shall make post-petition payments directly to Secured Creditor outside of the plan in accordance with the terms of the trial loan modification; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event a final loan modification is unsuccessful, Debtor is responsible for the difference between the trial modification payment and the regular payment for the months this loan was in the trial modification; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event a final loan modification is unsuccessful, Debtor will file a modified plan to address the pre- and post-petition arrears to Secured Creditor; and

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.